

Certificate Number: 03844-NJ-DE-010727647

Bankruptcy Case Number: 10-15603

## **CERTIFICATE OF DEBTOR EDUCATION**

I certify that on April 24, 2010, at 9:18 o'clock AM CDT ,

Jorge Padilla completed a course on personal financial management given by internet by

Start Fresh Today Instructional, LLC,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 24, 2010 By /s/Connie Endick

Name Connie Endick

Title Customer Service Manager

Official Form 23 (10/06)

United States Bankruptcy Court  
District Of \_\_\_\_\_

In re JORGE PADILLA, Case No. 10-15603 RTL  
Debtor Chapter 7

**DEBTOR'S CERTIFICATION OF COMPLETION OF INSTRUCTIONAL COURSE CONCERNING  
PERSONAL FINANCIAL MANAGEMENT**

*Every individual debtor in a chapter 7 or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

I, Jorge Padilla, the debtor in the above-styled case, hereby  
(Printed Name of Debtor)  
certify that on 4/24/10 (Date), I completed an instructional course in personal financial management  
provided by Fresh Start Today, an approved personal financial  
(Name of Provider)  
management provider.

Certificate No.: 03844-NJ-DE-010727647

I, Jorge Padilla, the debtor in the above-styled case, hereby  
(Printed Name of Debtor)  
certify that no personal financial management course is required because of [Check the appropriate box.]:  
 Incapacity or disability, as defined in 11 U.S.C. § 109(h);  
 Active military duty in a military combat zone; or  
 Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that  
the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise  
be required to complete such courses.

Signature of Debtor: Jorge Padilla

Date: 5/24/10

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*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 45 days of the first date set for the meeting of creditors under § 341 of the Bankruptcy Code. In a chapter 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under § 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)